



UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

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Order Filed on March 8, 2018
by Clerk
U.S. Bankruptcy Court
District of New Jersey

In Re:

WILLIAM K. STANLEY and ELLA D. STANLEY

Debtor.

Case No.: 17-23648

Adv. No.:

Hearing Date:

Judge: Andrew B. Altenburg, Jr., USBJ

ORDER APPROVING LOAN MODIFICATION

The relief set forth on the following pages, numbered two (2) through (3) is hereby **ORDERED**.

DATED: March 8, 2018



Honorable Andrew B. Altenburg, Jr.
United States Bankruptcy Court

FORD, FLOWER, HASBROUCK & LOEFFLAD • *Attorneys at Law*
Linwood, New Jersey 08221

**In re William K. Stanley and Ella D. Stanley
Bankruptcy Case No. 17-23648
ORDER APPROVING MORTGAGE LOAN MODIFICATION
PAGE 2**

Upon the Motion of Robert A. Loefflad, Esquire, of the Law Firm of Ford, Flower, Hasbrouck & Loefflad, attorneys for the Debtors, William K. Stanley and Ella D. Stanley, it is hereby ORDERED that:

1. The Debtor is hereby granted authority to enter into a mortgage loan modification with The Bank of New York Mellon, f/k/a The Bank of New York as Trustee for Registered Holders of CWABS, Inc., Asset Backed Certificates, Series 2005-7 (the "Mortgage Lender") and Carrington Mortgage Services, LLC, (the "Mortgage Servicer") pursuant to the terms set forth in the Loan Modification Agreement attached to the moving papers. Said mortgage loan shall continue to be secured by the debtor's principal residence located at 644 Cresson Avenue, Pleasantville, New Jersey 08232.

2. Within twenty (20) days of this Order, the Debtor shall file a modified chapter 13 plan and amended Schedule J.

3. Fed. R. Bankr. P. 6004(h), which provides for a 14 day stay of this order shall not be applicable to this order.

4. In the event that the Loan Modification Agreement is completed and the pre-petition arrears are capitalized into the loan, the mortgage lender and/or mortgage servicer shall withdraw its Proof of Claim without prejudice or amend the arrearage portion of its proof of claim to zero within thirty (30) days of completion of the loan modification; and

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5. The Chapter 13 Trustee shall suspend disbursements to the mortgage lender and/or mortgage servicer pending completion of the loan modification and all money that would otherwise be paid to such creditor shall be held until the claim is withdrawn or amended or the Trustee is notified by such creditor that the modification was not consummated; and,

6. In the event the modification is not consummated, the mortgage lender and/or mortgage servicer shall notify the Trustee and Debtor's attorney of same. Any money that was held by the Trustee pending the completion of the modification shall be paid to such mortgage lender and/or mortgage servicer; and,

7. In the event the Proof of Claim is withdrawn or amended, the Trustee may disburse the funds being held pursuant to this Order to other creditors in accordance with the provisions of the confirmed plan.

Certificate of Notice Page 4 of 4
United States Bankruptcy Court
District of New Jersey

In re:
 William K Stanley
 Ella D. Stanley
 Debtors

Case No. 17-23648-ABA
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
 Form ID: pdf903

Page 1 of 1
 Total Noticed: 2

Date Rcvd: Mar 08, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 10, 2018.

db/jdb +William K Stanley, Ella D. Stanley, 644 Cresson Avenue, Pleasantville, NJ 08232-4312
 aty +Lawrence A. Mintz, 1030 Atlantic Ave., Atlantic City, NJ 08401-7427

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 10, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 8, 2018 at the address(es) listed below:

Brian C. Nicholas on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF THE CWABS, INC., ASSET-BACKED CERTIFICATES, SERIES 2005-7 bnicholas@kmllawgroup.com, bkgroup@kmllawgroup.com
 Charles G. Wohlrab on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF THE CWABS, INC., ASSET-BACKED CERTIFICATES, SERIES 2005-7 cwohrlab@logs.com, njbankruptcynotifications@logs.com
 Denise E. Carlon on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF THE CWABS, INC., ASSET-BACKED CERTIFICATES, SERIES 2005-7 dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
 Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com
 John R. Morton, Jr. on behalf of Creditor Ally Financial ecfmail@mortoncraig.com, mortoncraigecf@gmail.com
 Justin Plean on behalf of Creditor Wilmington Savings Fund Society, FSB bkyecf@rasflaw.com, bkyecf@rasflaw.com;ras@cf.courtdrive.com
 Laura M. Egerman on behalf of Creditor Wilmington Savings Fund Society, FSB bkyecf@rasflaw.com, bkyecf@rasflaw.com;legerman@rasnj.com
 Robert A. Loefflad on behalf of Joint Debtor Ella D. Stanley rloefflad@ffhllaw.com, ghuie@ffhllaw.com
 Robert A. Loefflad on behalf of Debtor William K Stanley rloefflad@ffhllaw.com, ghuie@ffhllaw.com
 U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 10